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Order Filed on July 17, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

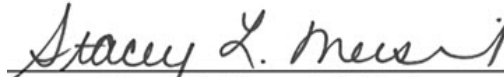
In re:	Chapter 13
Julmali I Habibul,	Case No. 22-19819-SLM
Debtor.	Hearing Date: June 14, 2023 at 10:00 a.m.
	Judge: Stacey L. Meisel

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

The relief set forth on the following pages, number two (2) through four (4) is hereby

**ORDERED**

**DATED: July 17, 2023**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Julmali I Habibul  
Case No.: 22-19819-SLM  
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY  
AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay and Co-Debtor Stay ("Motion") filed by JPMorgan Chase Bank, National Association ("Movant"), and Julmali I Habibul ("Debtor") having filed opposition thereto, with respect to Movant's lien on the property known as 186 Newark Avenue, Bloomfield, NJ 07003 (the "Property") and the parties having consented to the entry of the within Order, and for good cause shown it is hereby:

**ORDERED AS FOLLOWS:**

1. Movant and Debtor agree the Debtor's delinquency is as follows: Six (6) post-petition payments due January 1, 2023 through June 1, 2023. Each payment is in the amount of \$91.03, for a total delinquency of \$546.18.
2. Debtor shall cure the arrears by making the stipulated lump sum payment below:

Amount Due	From Due Date	To Due Date
\$546.18	August 1, 2023	August 1, 2023

3. In addition to complying with the requirements of Paragraph 2, Debtor shall make all monthly post-petition payments as they become due to the address provided by the Movant in the monthly mortgage statement beginning with the payment due July 1, 2023.
4. Debtor authorizes Movant to mail to Debtor: (1) monthly mortgage statements; (2) account statements including an escrow analysis; and (3) notices regarding address or payment changes provided such a change is authorized by the Note and Deed of Trust. Debtor consents to direct contact by mail for purposes of receiving this information and waives any claim for violation(s) of the automatic stay regarding the same.

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Debtor: Julmali I Habibul  
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5. The terms of this Stipulation and the agreement reached between the parties shall remain in effect so long as the automatic stay remains in effect as to this Movant. In the event the automatic stay shall no longer remain in effect as to Movant, this Stipulation shall become null and void.
6. If Debtors should default and fail to make the lump sum payment or future post-petition payments or cure payments outlined above to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an order vacating the automatic stay permitting Movant to proceed with its action against Property.
7. That if the Debtor fails to cure the delinquency in full or fail to file an objection to the Certification of Default within the 14 (fourteen) days of the date of the Certification, Movant shall be entitled to immediate relief from the automatic stay of 11 U.S.C. §362(a) without further notice or hearing upon entry of an order for relief. For such purposes, Movant shall be free to exercise all of its rights and remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided by the law. An order entered under this paragraph in accordance with Rule 4001(a)(1), is stayed until the expiration of 14 days after the entry of the order, unless the court orders otherwise. All other relief requested by Movant is hereby denied without prejudice as settled.
8. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

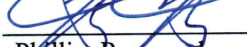
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Debtor: Julmali I Habibul  
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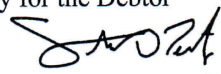
Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC  
Attorney for the Secured Creditor

By:   
Phillip Raymond

Date: 7.10.2023

Law Offices of Steven D. Pertuz, LLC  
Attorney for the Debtor

By:   
Steven D. Pertuz

Date: 7/10/23

In re:  
Julmali I Habibul  
Debtor

Case No. 22-19819-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 17, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:

Recip ID	Recipient Name and Address
db	Julmali I Habibul, 186 Newark Ave, Bloomfield, NJ 07003-4908

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-A phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Steven D. Pertuz	on behalf of Debtor Julmali I Habibul pertuzlaw@verizon.net G16461@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6